

Information to identify the case:

Debtor 1	Yakov Rychik	Social Security number or ITIN	xxx-xx-7351
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-12693-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yakov Rychik
dba SYNE Properties LLC

5/17/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Yakov Rychik
 Debtor

Case No. 19-12693-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 42

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db	+Yakov Rychik, 239 Mountain Road, Englewood, NJ 07631-3710
cr	+JPMORGAN CHASE BANK,NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518018570	+1544 East 13th Street Condominium Assoc, c/o Arthur Klass, Apt. PHA, Brooklyn, NY 11230-7281
518018571	+1544 East 13th Street Condominium Assoc., 1544 East 13th Street, Brooklyn, NY 11230-7281
518126799	+613 Consulting LLC, 440 Jones Road, Englewood, NJ 07631-5001
518018572	+Bergen County Sheriff's Office, 2 Bergen County Plaza, 2nd Floor, Hackensack, NJ 07601-7076
518126803	+Bruno F. Codispoti, Esq., 111 John Street, Suite 800, New York, NY 10038-3180
518126804	+Celentano, Stadmauer & Walentowicz LLP, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
518126805	+Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
518126806	+Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647
518175558	+Commercial Collections of America LLC, 161 I Street, Fremont, CA 94536-2906
518126808	+Consolidated Edison of New York, Inc., 4 Irving Place RM 1875, Att. Law Department, New York, NY 10003-3502
518018574	+Ditech, P.O. Box 6176, Rapid City, SD 57709-6176
518126796	+Eichenbaum & Stylianou LLC, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
518126793	+Englewood Hospital and Medical Center, 350 Engle St, Englewood, NJ 07631-1898
518126798	+Erica Rychik, 239 Mountain Road, Englewood, NJ 07631-3710
518126791	+Fein Such & Crane LLP, 28 East Main Street, Suite 1800, Rochester, NY 14614-1936
518175555	+Itria Ventures, 1000 N West St #1200, Wilmington, DE 19801-1058
518177545	+Law Office of Thomas P. Malone, 60 East 42nd Street, Suite 553, New York, NY 10165-0554
518126797	+Law Offices of Faloni & Associates LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
518126792	+McCalla Raymer Leibert Pierce LLC, 420 Lexington Avenue, Suite 840, New York, NY 10170-0840
518018575	+Milstead & Associates LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
518126809	+Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360
518126810	+Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
518126811	+Northstar, 4285 Genesee Street, Buffalo, NY 14225-1943
518126813	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
518126812	+PennCredit Corporation, P.O. Box 1259, Department 91047, Oaks, PA 19456-1259
518018576	+Richard A Klass, Esq., 16 Court Street, 29th Floor, Brooklyn, NY 11241-0102
518126815	+Trenk DiPasquale, 347 Mt. Pleasant Avenue, Suite 300, West Orange, NJ 07052-2730
518126816	+Vital Recovery Services Inc., P.O. Box 9237 48, Norcross, GA 30010-3748
518126795	+Walentowicz LLP, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 23:56:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 17 2019 23:56:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518126790	EDI: HNDA.COM May 18 2019 03:28:00 Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101
518126800	+EDI: GMACFS.COM May 18 2019 03:28:00 Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
518126801	+EDI: AMEREXPR.COM May 18 2019 03:28:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
518018573	+E-mail/Text: bankruptcy@arvest.com May 17 2019 23:56:55 Central Mortgage Company, 801 John Barrow Road, Suite 1, Little Rock, AR 72205-6511
518126807	+EDI: CITICORP.COM May 18 2019 03:28:00 Citi Cards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
518126794	+EDI: TSYS2.COM May 18 2019 03:28:00 Macys, P.O. Box 8218, Mason, OH 45040-8218
518175556	+E-mail/Text: bankruptcy@ondeck.com May 17 2019 23:57:34 On Deck Capital INC., 901 N. Stuart Street, Suite 700, Arlington, VA 22203-4129
518175557	+E-mail/Text: bankruptcy@pseg.com May 17 2019 23:55:31 PSEG, P.O. Box 490, Cranford, NJ 07016-0490
518018577	+E-mail/Text: jennifer.chacon@spservicing.com May 17 2019 23:57:46 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
	TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518126802*	+Bergen County Sheriff's Office, 2 Bergen County Plaza, 2nd Floor, Hackensack, NJ 07601-7076
518126814*	+Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518018578*	+Yakov Rychik, 239 Mountain Road, Englewood, NJ 07631-3710

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 42

Date Rcvd: May 17, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Arvest Central Mortgage Company
NJECEMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Anthony Sodono, III on behalf of Creditor Trenk, DiPasquale, Della Fera & Sodono, P.C.
asodono@msbnj.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Francis T. Tarlecki on behalf of Creditor Arvest Central Mortgage Company
Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com
George E Veitengruber, III on behalf of Debtor Yakov Rychik Gveitengruberresq@gmail.com,
knapolitanol5@gmail.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank NA, successor trustee to Bank of
America, NA, successor in interest to LaSalle Bank NA, as trustee et al
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8